

BIRCH, STEWART, KOLASCH & BIRCH, LLP

P.O. Box 747 • Falls Church, Virginia 22040-0747
Telephone: (703) 205-8000 • Facsimile: (703) 205-8050

**PLEASE NOTE:
YOU MUST
COMPLETE THE
FOLLOWING**

**COMBINED DECLARATION AND POWER OF ATTORNEY
FOR PATENT AND DESIGN APPLICATIONS**

As a below named inventor, I hereby declare that: my residence, post office address and citizenship are as stated next to my name; that I verily believe that I am the original, first and sole inventor (if only one inventor is named below) or an original, first and joint inventor (if plural inventors are named below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

Insert Title: A TRANSACTION SYSTEM

Fill in Appropriate Information -
For Use Without Specification Attached:
the specification of which is attached hereto. If not attached hereto,
the specification was filed on _____ as
United States Application Number _____;
and amended on _____ (if applicable) and/or
the specification was filed on _____ as PCT
International Application Number _____; and was
amended under PCT Article 19 on _____ (if applicable)

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56.

I do not know and do not believe the same was ever known or used in the United States of America before my or our invention thereof, or patented or described in any printed publication in any country before my or our invention thereof or more than one year prior to this application, that the same was not in public use or on sale in the United States of America more than one year prior to this application, that the invention has not been patented or made the subject of an inventor's certificate issued before the date of this application in any country foreign to the United States of America on an application filed by me or my legal representative or assigns more than twelve months (six months for designs) prior to this application, and that no application for patent or inventor's certificate on this invention has been filed in any country foreign to the United States of America prior to this application by me or my legal representatives or assigns, except as follows.

I hereby claim foreign priority benefits under Title 35, United States Code, §119(a)-(d) of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign Application(s)	Priority Claimed
S2000/0104 (Number)	Ireland (Country)
02/02/2000 (Month/Day/Year Filed)	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
_____ (Number)	_____ (Country)
_____ (Month/Day/Year Filed)	<input type="checkbox"/> Yes <input type="checkbox"/> No
_____ (Number)	_____ (Country)
_____ (Month/Day/Year Filed)	<input type="checkbox"/> Yes <input type="checkbox"/> No
_____ (Number)	_____ (Country)
_____ (Month/Day/Year Filed)	<input type="checkbox"/> Yes <input type="checkbox"/> No

I hereby claim the benefit under Title 35, United States Code, §119(e) of any United States provisional applications(s) listed below.

Insert Provisional Application(s):
(if any)

(Application Number)	(Filing Date)
_____ (Application Number)	_____ (Filing Date)

All Foreign Applications, if any, for any Patent or Inventor's Certificate Filed More than 12 Months (6 Months for Designs) Prior to the Filing Date of This Application:

Country	Application Number	Date of Filing (Month/Day/Year)
_____ (if appropriate)	_____	_____

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Insert Prior U.S. Application(s):
(if any)

(Application Number)	(Filing Date)	(Status - patented, pending, abandoned)
_____ (Application Number)	_____ (Filing Date)	_____ (Status - patented, pending, abandoned)

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Raymond C. Stewart	(Reg. No. 21,066)	Terrell C. Birch	(Reg. No. 19,382)
Joseph A. Kolasch	(Reg. No. 22,463)	James M. Slattery	(Reg. No. 28,380)
Bernard L. Sweeney	(Reg. No. 24,448)	Michael K. Mutter	(Reg. No. 29,680)
Charles Gorenstein	(Reg. No. 29,271)	Gerald M. Murphy, Jr.	(Reg. No. 28,977)
Leonard R. Svensson	(Reg. No. 30,330)	Terry L. Clark	(Reg. No. 32,644)
Andrew D. Meikle	(Reg. No. 32,868)	Marc S. Weiner	(Reg. No. 32,181)
Joe McKinney Muncy	(Reg. No. 32,334)	Donald J. Daley	(Reg. No. 34,313)
John W. Bailey	(Reg. No. 32,881)	John A. Castellano	(Reg. No. 35,094)
Gary D. Yacura	(Reg. No. 35,416)	Thomas S. Auchterlonie	(Reg. No. 37,275)
Mark J. Nuell	(Reg. No. 36,623)		

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Full Name of First
or Sole Inventor:
Insert Name of
Inventor
Insert Date This
Document is

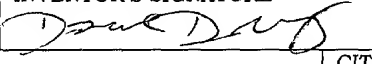
Insert Residence
Insert Citizenship

Insert Post Office
Address

Full Name of Second
Inventor, if any:
see
above

Full Name of Third
Inventor, if any:
see
above

Full Name of Fourth
Inventor, if any:
see
above

GIVEN NAME/FAMILY NAME DONAL DOHERTY	INVENTOR'S SIGNATURE 	DATE* 04.04.01.
Residence (City, State & Country) SHANKILL, COUNTY DUBLIN, IRELAND		CITIZENSHIP IRISH
MAILING ADDRESS (Complete Street Address including City, State & Country) 10 CLONSLEIGH, SHANKILL, COUNTY DUBLIN, IRELAND		
GIVEN NAME/FAMILY NAME CHRISTOPHER SIMMS	INVENTOR'S SIGNATURE	DATE*
Residence (City, State & Country) DUBLIN 18, IRELAND		CITIZENSHIP BRITISH
MAILING ADDRESS (Complete Street Address including City, State & Country) 57 LAMBOURNE WOOD, BRENNANSTOWN ROAD, DUBLIN 18, IRELAND		
GIVEN NAME/FAMILY NAME JOSEPH BRENNAN	INVENTOR'S SIGNATURE	DATE*
Residence (City, State & Country) BLACKROCK, COUNTY DUBLIN, IRELAND		CITIZENSHIP IRISH
MAILING ADDRESS (Complete Street Address including City, State & Country) MONALOE PARK ROAD, BLACKROCK, COUNTY DUBLIN, IRELAND		
GIVEN NAME/FAMILY NAME	INVENTOR'S SIGNATURE	DATE*
Residence (City, State & Country)		CITIZENSHIP
MAILING ADDRESS (Complete Street Address including City, State & Country)		

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(if appropriate)

S2000/0104Ireland02/02/2000☒☐

(Number)

(Country)

(Month/Day/Year Filed)

Yes

No

(Number)

(Country)

(Month/Day/Year Filed)

☐☐

Yes

No

(Number)

(Country)

(Month/Day/Year Filed)

☐☐

Yes

No

(Number)

(Country)

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Yes

No

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Bernard L. Sweeney	(Reg. No. 24,448)	Michael K. Mutter	(Reg. No. 29,680)
Charles Gorenstein	(Reg. No. 29,271)	Gerald M. Murphy, Jr.	(Reg. No. 28,977)
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Joe McKinney Muncy	(Reg. No. 32,334)	Donald J. Daley	(Reg. No. 34,313)
John W. Bailey	(Reg. No. 32,881)	John A. Castellano	(Reg. No. 35,094)
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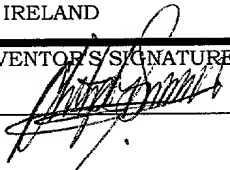
Full Name of First
or Sole Inventor:
Insert Name of
Inventor
Insert Date This
Document is
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Insert Citizenship

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Address

Full Name of Second
Inventor, if any:
above see

Full Name of Third
Inventor, if any:
above see

Full Name of Fourth
Inventor, if any:
above see

GIVEN NAME/FAMILY NAME	INVENTOR'S SIGNATURE	DATE*
DONAL DOHERTY		
Residence (City, State & Country)	CITIZENSHIP	
SHANKILL, COUNTY DUBLIN, IRELAND	IRISH	
MAILING ADDRESS (Complete Street Address including City, State & Country)		
10 CLONSLEIGH, SHANKILL, COUNTY DUBLIN, IRELAND		
GIVEN NAME/FAMILY NAME	INVENTOR'S SIGNATURE	DATE*
CHRISTOPHER SIMMS		3/3/01
Residence (City, State & Country)	CITIZENSHIP	
DUBLIN 18, IRELAND	BRITISH	
MAILING ADDRESS (Complete Street Address including City, State & Country)		
51 LAMBOURNE WOOD, BRENNANSTOWN ROAD, DUBLIN 18, IRELAND		
GIVEN NAME/FAMILY NAME	INVENTOR'S SIGNATURE	DATE*
JOSEPH BRENNAN		
Residence (City, State & Country)	CITIZENSHIP	
BLACKROCK, COUNTY DUBLIN, IRELAND	IRISH	
MAILING ADDRESS (Complete Street Address including City, State & Country)		
MONALOE PARK ROAD, BLACKROCK, COUNTY DUBLIN, IRELAND		
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(Number)	(Country)	(Month/Day/Year Filed)	Yes	No
<u> </u>	<u> </u>	<u> </u>	<input type="checkbox"/>	<input type="checkbox"/>
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<u> </u>	<u> </u>	<u> </u>	<input type="checkbox"/>	<input type="checkbox"/>
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Full Name of First
or Sole Inventor:
Insert Name of
Inventor
Insert Date This
Document Is

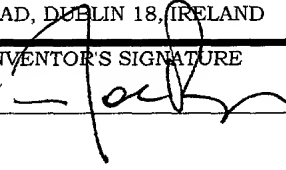
Insert Residence
Insert Citizenship

Insert Post Office
Address

Full Name of Second
Inventor, if any:
above see

Full Name of Third
Inventor, if any:
above see

Full Name of Fourth
Inventor, if any:
above see

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DONAL DOHERTY		
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57 LAMBOURNE WOOD, BRENNANSTOWN ROAD, DUBLIN 18, IRELAND		
GIVEN NAME/FAMILY NAME	INVENTOR'S SIGNATURE	DATE*
JOSEPH BRENNAN		April 9, 2001
Residence (City, State & Country)	CITIZENSHIP	
BLACKROCK, COUNTY DUBLIN, IRELAND	IRISH	
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